Docket No. RSW9-99-118

ABSTRACT OF THE DISCLOSURE

A METHOD AND SYSTEM FOR IDENTIFYING TEASER SURFERS WITH TIME SERIES CREDIT HISTORY

Initially the amount of data is checked to determine whether a sufficient history is present for the method. Credit card accounts are classified as new, relatively new, and old cards, *i.e.* opened within six months, within twelve months, and over twelve months ago. The balances for each of the three categories are calculated for each month. The average balance percentages of cards opened within six months and twelve months for the last twenty-four months is calculated and teaser surfers are defined as either having average percentages within the last twenty-four months for all credit cards opened within six and twelve months are greater than predefined percentages.

5

10